

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

AMY J. DITTA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-21554 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2015 and confirmed on 6/22/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		87,340.40
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		87,340.40

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,658.20	
Trustee Fee	3,922.53	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		15,580.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE ET AL Acct: 6026	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 6026	917.82	917.82	0.00	917.82
	US BANK TRUST NA - TRUSTEE ET AL Acct: 6026	0.00	47,993.72	0.00	47,993.72
	US BANK TRUST NA - TRUSTEE ET AL Acct: 6026	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 2375	12,541.77	12,541.77	1,180.34	13,722.11
	PA DEPARTMENT OF LABOR & INDUSTRY Acct:	319.34	319.34	490.49	809.83
	UALU 354 FCU Acct: 0000	2,415.00	2,415.00	136.45	2,551.45
					65,994.93

Priority					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	AMY J. DITTA Acct:	0.00	0.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	3,500.00	3,500.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX9/20	2,999.02	2,999.02	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-17	5,159.18	5,159.18	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 2375	3,283.33	3,283.33	0.00	3,283.33
	CLERK, U S BANKRUPTCY COURT Acct: 4JAD	0.00	0.00	0.00	0.00
					3,283.33

Unsecured					
	ASPEN NATIONAL COLLECTION	0.00	0.00	0.00	0.00

15-21554 JAD

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5056				
	QUANTUM3 GROUP LLC AGNT - COMENI	0.00	0.00	0.00	0.00
	Acct: 5535				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct: 6142				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: 9770				
	MERRICK BANK	747.53	747.53	0.00	747.53
	Acct: 1171				
	UALU 354 FCU	0.00	0.00	0.00	0.00
	Acct: 1000				
	PA DEPARTMENT OF REVENUE*	921.93	921.93	0.00	921.93
	Acct: 2375				
	DUQUESNE LIGHT COMPANY*	811.95	811.95	0.00	811.95
	Acct: 5056				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KIMBERLY A BONNER ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LISA CANCANON ESQ	0.00	0.00	0.00	0.00
	Acct:				
					2,481.41

TOTAL PAID TO CREDITORS

71,759.67

TOTAL CLAIMED

PRIORITY 3,283.33

SECURED 16,193.93

UNSECURED 2,481.41

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

AMY J. DITTA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-21554 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Amy J. Ditta
DebtorCase No. 15-21554-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
Form ID: pdf900Page 1 of 2
Total Noticed: 25

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db +Amy J. Ditta, 242 Coleen Drive, Pittsburgh, PA 15236-4309
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue, Pittsburgh, PA 15219-2908
 cr U.S. Bank Trust National Association, as Trustee f, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
 14038128 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689
 14125348 +CERASTES, LLC, c/o Acqura Loan Services, 7880 Bent Branch Drive, Suite 150, Irving, TX 75063-6045
 14038129 +CM REO Trust, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
 14038131 +Commonwealth of PA, Department of Labor and Industry, 914 Penn Avenue, 6th Floor, Pittsburgh, PA 15222-3713
 14858661 +Laelia, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132
 14893143 Land Home Financial Services, Attn: Payment Processing, P.O. Box 25164, Santa Ana, CA 92799-5164
 14038140 +Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
 14038136 +Select Portfolio, 3815 S. West Temple, Ste. 2000, Salt Lake City, UT 84115-4412
 14038137 +The Loan Servicing Center, Customer Support Unit, PO Box 551170, Jacksonville, FL 32255-1170
 14038138 U.A.L.U 354 Federal Credit Union, 271 Armbrust Road, Youngwood, PA 15697
 14038139 +U.A.L.U 354 Federal Credit Union, PO Box 1, Wilkinson Road, Youngwood, PA 15697-0001
 15133489 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14038130 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 31 2020 05:03:40 Comenity Bank/Chadwicks, PO Box 182789, Columbus, OH 43218-2789
 14038132 +E-mail/PDF: creditonebknofications@resurgent.com Jul 31 2020 05:10:14 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 14106672 +E-mail/Text: kborkley@bernsteinlaw.com Jul 31 2020 05:05:21 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
 14038133 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:02 GECRB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
 14076401 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 31 2020 05:08:55 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14038134 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 31 2020 05:10:45 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
 14096544 E-mail/Text: jennifer.chacon@spsservicing.com Jul 31 2020 05:05:35 Natixis Real Estate Holdings LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 14046861 E-mail/Text: RVSVCBICNOTICE@state.pa.us Jul 31 2020 05:04:10 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
 14038135 +E-mail/Text: RVSVCBICNOTICE@state.pa.us Jul 31 2020 05:04:10 Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CERASTES, LLC
 cr ClearSpring Loan Services, Inc.
 cr Duquesne Light Company
 cr Land Home Financial Services, Inc.
 cr Natixis Real Estate Holdings LLC (successor by me
 cr* +Laelia, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132
 14191177 ##+ClearSpring Loan Services, Inc., c/o Acqura Loan Services, 18451 North Dallas Parkway, Suite 100, Dallas, TX 75287-5209

TOTALS: 5, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 25

Date Rcvd: Jul 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General Department of Revenue
akovalchick@attorneygeneral.gov
Brian C. Thompson on behalf of Debtor Amy J. Ditta bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor CERASTES, LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor ClearSpring Loan Services, Inc. bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Land Home Financial Services, Inc. lisac@w-legal.com,
Llombardi06@law.du.edu
Matthew Christian Waldt on behalf of Creditor CERASTES, LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor ClearSpring Loan Services, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Natixis Real Estate Holdings LLC (successor by
merger to Natixis Real Estate Capital Inc.), as the Administrator of CM REO Trust
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12